

## **CHAMPVA FACT SHEET 01-9**

### **Pharmacy Billing Agents**

#### **What is CHAMPVA?**

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

#### **What is a pharmacy billing agent?**

A pharmacy billing agent is an organization that a pharmacy contracts with to submit pharmacy claims electronically to various insurance companies or benefits payors (like CHAMPVA).

#### **Are there any pharmacy billing agents associated with CHAMPVA?**

Yes, a company called Medical Matrix submits claims for thousands of pharmacies to the Health Administration Center electronically every week.

#### **What is the benefit of a pharmacy billing agent to CHAMPVA beneficiaries?**

There are two major advantages:

- If you use a pharmacy that has a contract with Medical Matrix, you will not have to submit a claim for your medications. The pharmacy will do that for you.
- You will not have to pay more than your deductible (\$50 a year) and your 25% cost share.

#### **How do I find a pharmacy in my area that uses Medical Matrix?**

- Call Medical Matrix at 1-800-880-1392.
- Check out HAC web site at [www.va.gov/hac](http://www.va.gov/hac), select *CHAMPVA*, and then select *Pharmacy Information*.

### **What happens if I have not met my annual deductible and the pharmacy uses Medical Matrix?**

You will have to pay the deductible and your cost share to the pharmacy. For example, if the prescription costs \$100, you will pay your \$50 deductible plus the \$25 cost share for a total of \$75.00

### **How do I avoid having to pay more than required when I obtain a prescription?**

Bring a copy of your most recent explanation of benefits (EOB) and show that to the pharmacist. Your EOB will indicate if you have met your annual deductible.

### **Does CHAMPVA cover non-prescription medication?**

With the exception of insulin (which may not require a prescription by State law) and insulin supplies, non-prescription medication is not covered.

### **Are there limitations on coverage of prescription medication?**

Yes, there are two major limitations:

- The prescription must be approved by the Food & Drug Administration for commercial marketing and for the use for which it was prescribed.
- The prescription must be for a CHAMPVA-covered medical condition.

### **How do I get more information?**

- Check our web site at [www.va.gov/hac](http://www.va.gov/hac), select CHAMPVA
- Write us at P.O. Box 65023, Denver, CO 80206-9023
- E-mail us at [hac.inq@med.va.gov](mailto:hac.inq@med.va.gov)
- Call 1-800-733-8387, Monday-Friday from 9:00 AM -1:30 PM and 2:30 – 5:00 PM Eastern Time.